

FEB 01 2006

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From: Eric Ringer

Examiner: Sough, Hyung

Date: 1 February 2006

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No. of pages (including cover): 5

Phone:

LAVA Group File #: 03001.1030

Application Serial No: 10/685,277

Filing Date: 14 October 2003

Title: SYSTEM, METHOD AND APPARATUS FOR PROVIDING FINANCIAL SERVICES

Subject: Information Disclosure Statement

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Comments:

This transmission includes:

Transmittal Form – PTO/SB/21 (09-04) – 1 page;
Information Disclosure Statement – 2 pages;
Form PTO/SB/08A – 1 page.Eric M. Ringer
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PTO/SB/21 (09-04)

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TRANSMITTAL FORM

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Application Number 10/685,277

Filing Date 14 October 2003

First Named Inventor Sheldon H. Foss, Jr.

Art Unit 3628

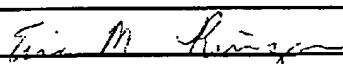
Examiner Name Sough, Hyung

Attorney Docket Number 03001.1030

ENCLOSURES (Check all that apply)

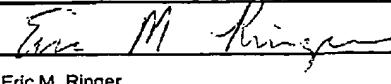
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Smith Frohwain Tempel Greenlee Blaha LLC		
Signature			
Printed name	Eric M. Ringer		
Date	31 January 2006	Reg. No.	47,028

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:

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Typed or printed name	Eric M. Ringer	Date	1 February 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including the gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1460.

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Substitute for form 1449/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of 1

Complete if Known

Application Number	10/685,277
Filing Date	14 October 2003
First Named Inventor	Sheldon H. Foss, Jr.
Art Unit	3628
Examiner Name	Sough, Hyung

Attorney Docket Number 03001.1030

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
A	US- 6,295,522			Boesch, Brian	
B	US- 6,182,895			Albrecht, Jerry L.	
C	US- 2005/0182720			Willard et al.	
D	US- 2005/0065877			Cleary et al.	
E	US- 2005/0038714			Bonet et al.	
F	US- 2005/0010483			Ling, Marvin T.	
G	US- 2004/0199422			Napier et al.	
H	US- 2004/0167821			Baumgartner, David	
I	US- 2004/0054587			Dev et al.	
J	US- 2004/0030647			Hansen et al.	
K	US- 2003/0212796			Willard et al.	
L	US- 2002/0083012			Bush et al.	
M	US- 2002/0143647			Headings et al.	
N	US-				
O	US-				
P	US-				
Q	US-				
R	US-				
S	US-				

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450.

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FEB 01 2006

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:

Confirmation No.: 4917

Sheldon H. Foss, Jr.

Group Art Unit: 3628

Serial No.: 10/685,277

Examiner: Sough, Hyung

Filed: 14 October 2003

Docket No.: 03001.1030

For: SYSTEM, METHOD AND APPARATUS FOR PROVIDING FINANCIAL SERVICES

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, Virginia 22313-1450

Sir:

This information disclosure statement is filed in accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, and specifically:

under 37 CFR 1.97(b), or
 (within Three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

under 37 CFR 1.97(c) together with either a:
 Statement Under 37 C.F.R. 1.97(e), or
 a \$180.00 fee under 37 CFR 1.17(p), or
 (After the CFR 1.97(b) time period, but before the final office action or notice of allowance, whichever occurs first)

under 37 CFR 1.97(d) together with a:
 Statement under 37 CFR 1.97(e), and
 a \$180.00 petition fee set forth in 37 CFR 1.17(p).
 (Filed after final office action or notice of allowance, whichever occurs first, but before payment of the issue fee)

Enclosed is a check in the amount of \$

Enclosed is Credit Card Payment Form (PTO-2038) in the amount of \$180.00.

Please charge \$ to deposit account . At any time during the pendency of this application, please charge any fees required to Deposit Account pursuant to 37 CFR 1.25. The Commissioner is hereby requested to credit any overpayment to Deposit Account No.

Applicant(s) submit herewith *Form PTO/SB/08A (0705) (substitute for form 1449/PTO) - Information Disclosure Statement by Applicant* together with copies (where required) of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may or may not be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56. As required by 37 C.F.R. §1.98(a), a legible copy of each document is provided.

A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on FORM PTO/SB/08A, as presently understood by the individual(s) designated in 37 CFR 1.56(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on the form PTO 1449 and is enclosed herewith.

The following rights are reserved by the Applicant(s): the right to establish the patentability of the claimed invention over any of the listed documents should they be applied as reference, and/or the right to prove that some of these documents may not be prior art, and/or the right to prove that some of these documents may not be enabling for the teachings they purport to offer.

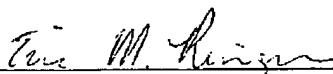
This statement should not be construed as a representation that an exhaustive search has been made, or that information more material to the examination of the present application does not exist. Any statements or identifications regarding the relevance of any portion(s) of cited references should not be construed as a representation that the most relevant portion(s) have been identified, and the absence of such statements or identifications should not be construed as representations that there are no relevant portion(s). The Examiner is specifically requested not to rely solely on the materials submitted herewith. The Examiner is requested to conduct an independent and thorough review of the documents, and to form independent opinions as to their significance.

It is requested that the information disclosed herein be made of record in this application and that the Examiner initial and return a copy of the enclosed PTO/SB/08A to indicate the documents have been considered.

Respectfully Submitted,

SMITH FROHWEIN TEMPLE GREENLEE BLAHA LLC

By:


Eric M. Ringer, Reg. No. 47,028

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